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(Doree
D. Proulx)

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September 19, 2005

FDIC San Francisco Regional Office
John F. Carter Director
25 Jessie Street at Ecker Square, Suite 2300
San Francisco, CA 94105

Dear Sir:

I am writing in regards to Wal-Mart's application for an FDIC-insured ILC charter. I strongly feel this application should be DENIED!!! Wal-Mart has currently put so many businesses out of business now as it is. Hurting our communities and our local businesses is not going to help our economy at all. As an employee of a small community bank who really cares about our communities and the services we provide, I am sure Wal-Mart would take advantage of the people in our rural outlying areas. We do not need this!

Therefore, once again, I am imploring you to deny Wal-Mart's application for an FDIC Insured ILC charter!!!

Sincerely,

Catherine R. Riley

Catherine R Riley
Leon, NY